



Order Filed on December 29, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
MidFirst Bank

In Re:  
Marie Sosa,  
Debtor.

Case No.: 15-31662-KCF

Adv. No.:

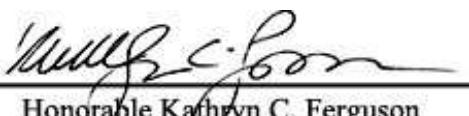
Hearing Date: 12/14/2016 @ 9:00 a.m.

Judge: Kathryn C. Ferguson

**ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: December 29, 2016**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

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Debtors: Marie Sosa

Case No: 15-31662-KCF

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 208 Daisy Court, Jackson, NJ 08527, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and William Oliver, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 1, 2016, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2016 through December 2016 with \$542.48 in suspense for a total post-petition default of \$3,282.13 (6 @ \$601.36; Late charges for 1/2016, 2/2016, 3/2016, 6/2016, 7/2016, 8/2016, 9/2016, 10/2016 and 11/2016 (9) @ \$24.05); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to send a lump sum payment of \$2,752.00 directly to Secured Creditor to be received no later than December 15, 2016; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to send a lump sum payment of \$530.13 directly to Secured Creditor to be received no later than January 15, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2017, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtors: Marie Sosa

Case No: 15-31662-KCF

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Marie Sosa  
 Debtor

Case No. 15-31662-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2016.

db +Marie Sosa, 208 Daisy Court, Jackson, NJ 08527-2583

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 31, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Hubert C. Cutolo on behalf of Creditor Sixty Acre Reserve Condominium Association, Inc.  
 hcutolo@cutololaw.com  
 John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
 Services mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mazlett@mortoncraig.com  
 William H. Oliver, Jr. on behalf of Creditor MidFirst Bank bkwaliver@aol.com  
 William H. Oliver, Jr. on behalf of Debtor Marie Sosa bkwaliver@aol.com

TOTAL: 6